Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

## Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goveri identif	the name that is on your nment-issued picture ication (for example, Iriver's license or	Cedric First name Pierre	First name
passp		Middle name	Middle name
identif	your picture ication to your meeting ne trustee.	Jones Last name	Last name
wiara	ic addice.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	her names you		
	used in the last 8	First name	First name
	e your married or names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>2676</u>	XXX - XX
Indivi	er or federal dual Taxpayer fication number	OR	OR
ideilli		<b>9</b> xx - xx	<b>9</b> xx - xx

Case 17-19263 Doc 1 Entered 06/27/17 09:36:37 Desc Main Filed 06/27/17 Page 2 of 67

Document Cedric Pierre Debtor 1 Case Number (if known) Last Name

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names	Business name  Business name  EIN  EIN	Business name  Business name  EIN  EIN		
5. Where you live	8633 S Calumet  Number Street	If Debtor 2 lives at a different address:  Number Street		
	Chicago IL 60620 City State ZIP Code  COOK County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street	City State ZIP Code  County  If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.  Number Street		
	P.O. Box  City State ZIP Code	P.O. Box  City State ZIP Code		
6. Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408		

Document

Page 3 of 67

Cedric Pierre Jones Debtor 1 Case Number (if known) \_ Last Name Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file ☐ Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No bankruptcy within the \_\_\_\_\_\_When \_\_\_\_11/08/2010 <sub>Case Number</sub> \_\_\_\_\_\_10-49918 last 8 years? Yes. District None \_\_\_ When \_\_\_ \_\_ Case Number \_\_\_ MM / DD / YYYY MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with \_\_\_\_\_ When \_\_\_\_\_ Case Number, if known \_\_\_\_\_ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you \_ When Case Number, if known \_\_\_\_ District MM / DD / YYYY 11. Do you rent your ☐ No. Go to line 12 residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12.

this bankruptcy petition.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

	Case 17-192	63 Doc	1 Filed 06/27/17 Document	Entered 06/27/17 09:36:37 Page 4 of 67	Desc Main		
Debtor		Pierre	Jones	Case Number (if known)			
	First Name	Middle Name	Last Name				
Part	3: Report About Any Busin	nesses You Own	as a Sole Proprietor				
	Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a	■ No. □ Yes.	Go to Part 4.  Name and location of business				
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any				
	a corporation, partnerhsip, or LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street				
			City	State	Zip Code		
	Check the appropriate box to describe your business:						
			☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))				
			☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))				
			☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))				
			Commodity Broker (as defined in 11 U.S.C. § 101(6))				
		☐ None of the above					
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. I am not filing under Chapter 11.  No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.			your most recent or if any of these		
			am filing under Chapter 11 and Bankruptcy Code.	I am a small business debtor according to the def	inition in the		
Par	Report if You Own or H	ave Any Hazardo	ous Property or Any Property Tha	nt Needs Immediate Attention			
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to	■ No.	Vhat is the hazard?				

property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?
Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

What is the hazard?				
If immediate attention is	needed, why	is it needed?		
Where is the property?	Number	Street		
	City		  State	ZIP Code

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Page 5 of 67

Debtor 1

Document

Desc Main

Cedric

Pierre

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military	Active duty. I am currently on active military

duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

duty in a military combat zone.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Entered 06/27/17 09:36:37 Page 6 of 67 Case 17-19263 Doc 1 Filed 06/27/17 Desc Main

Document Pierre Cedric Debtor 1

Page 0 01 07	
Case Number (if known)	

	First Name	Middle Name La	ast Name			
Pai	t 6: Answer These Questions	s for Reporting Purposes				
16.	What kind of debts do you have?	<ul> <li>16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</li> <li>No. Go to line 16b.</li> <li>Yes. Go to line 17.</li> <li>16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.</li> <li>No. Go to line 16c.</li> <li>Yes. Go to line 17.</li> <li>16c. State the type of debts you owe that are not consumer debts or business debts.</li> </ul>				
17.	Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under	nder Chapter 7. Go to line 18.  Chapter 7. Do you estimate that after any exemp xpenses are paid that funds will be available to dis			
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion		
Pai	t 7: Sign Below					
For you		correct.  If I have chosen to file under of title 11, United States Counder Chapter 7.  If no attorney represents methis document, I have obtain I request relief in accordance I understand making a false with a bankruptcy case can 18 U.S.C. §§ 152, 1341, 150		gible, under Chapter 7, 11,12, or 13 hapter, and I choose to proceed is not an attorney to help me fill out 42(b).  specified in this petition.  ney or property by fraud in connection		
/s/ Cedric Pierre Jones Signature of Debtor 1  Executed on				ecuted onMM / DD / YYYY		

	Casc 11-13	203 DUC 1	Document	Page 7 of 67	33.30.3	Desc Main
Debtor 1	Cedric	Pierre	Jones		er (if known)	
	First Name	Middle Name	Last Name			
represe	r attorney, if you are nted by one re not represented	proceed under Chap each chapter for wh 11 U.S.C. § 342(b)	oter 7, 11, 12, or 13 of title ich the person is eligible. I	etition, declare that I have informed 11, United States Code, and have also certify that I have delivered to 07(b)(4)(D) applies, certify that I has detition is incorrect.	explained the the the	e relief available under s) the notice required by
_	ttorney, you do not file this page.	🗶 /s/ Mari	usz Krzysztof Zators	<b>ki</b> Date	Date:	06/17/2017
		Signature of Attorney for Debtor		Date	MM / DD	D / YYYY
		Marius	z Krzysztof Zatorski			
		Printed name				
		Geraci l	Law L.L.C.			

IL

State

IL

State

Email address

60603

ZIP Code

ndil@geracilaw.com

Firm name

Number

City

55 E. Monroe St., #3400

Contact Phone \_\_312-332-1800

Street

Chicago

6307386

Bar number

tor 1 Cearic	Pierre	Jones
First Name	Middle Name	Last Name
otor 2		
use, if filing) First Name	Middle Name	Last Name
ed States Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u>

# Check if this is an amended filing

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 62, Total real estate, from Schedule A/B	Summarize Your Assets	
1a. Copy line 55, Total real estate, from Schedule A/B.  1b. Copy line 62, Total personal property, from Schedule A/B.  1c. Copy line 63, Total of all property on Schedule A/B.  1c. Copy line 63, Total of all property on Schedule A/B.  Summarize Your Liabilities  Your Inabilities Amount you owe  2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.  Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.  3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.  \$10,233  Fart \$1  Summarize Your Liabilities  4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I		
1c. Copy line 63, Total of all property on Schedule A/B		<u> </u>
Summarize Your Liabilities  2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.  3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.  3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.  \$10,233  Summarize Your Liabilities  4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I.  \$6,445.45  S. Schedule J: Your Expenses (Official Form 106J)	1b. Copy line 62, Total personal property, from Schedule A/B	\$ 31,675
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	1c. Copy line 63, Total of all property on Schedule A/B	\$ 31,675
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D		
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Part 24 Summarize Your Liabilities	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>		\$59,955
Summarize Your Liabilities  4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I		\$27,198
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$10,233
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I		
Copy your combined monthly income from line 12 of <i>Schedule I</i>	Part 3: Summarize Your Liabilities	
* * * * * * * * * * * * * * * * * * * *		\$6,445.45
		\$3,703.00

Document Pierre Cedric Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records					
□ No	Are you filing for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes					
You fam	<ul> <li>What kind of debt do you have?</li> <li>Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.</li> <li>Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.</li> </ul>					
	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.  \$7,743.40					
9. Copy ti	ne following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim				
From	Part 4 of Schedule E/F, copy the following:					
9a. Do	mestic support obligations (Copy line 6a.)	\$_0.00				
9b. Tax	ces and certain other debts you owe the government. (Copy line 6b.)	\$_27,198.00				
9c. Cla	ims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Stu	dent loans. (Copy line 6f.)	\$_0.00				
	igations arising out of a separation agreement or divorce that you did not report as claims. (Copy line 6g.)	\$_0.00				
9f. Del	ots to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. <b>To</b> t	al. Add lines 9a through 9f.	\$_27,198.00				

Fill in this inf	ormation to identify yo			Entered 06/27/17 0 of 67	' 09:36:37	Desc M	ain	
D.H.	Cedric	Pierre	Jones					
Debtor 1	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
-								
United States I	Bankruptcy Court for the : _	<u>NORTHERN</u> Dis	(State)			Псы	eck if this i	ie an
Case Number (If known)						_	ended filin	
Official Fo	orm 106A/B							J
Schedul	e A/B: Propei	rty						12/15
esponsible for ages, write you	supplying correct infori ir name and case numb	mation. If more sper (if known). Ans	d accurate as possible. If two managers is needed, attach a separate swer every question.  Other Real Esate You Own or Havin any residence, building, land,	e sheet to this form. On the				
Yes.  2. Add the doll	Describe ar value of the portion y	you own for all of	your entries fro Part 1, includin	g any entries for pages				
you have at	tached for Part 1. Write	that number here	Э					\$0.00
Part 2:	escribe Your Vehicles							
No. Yes.	, trucks, tractors, sport  Describe	utility vehicles, m	notorcycles  Who has an interest in the	nronarty? Check one	Do not do dont		<b>:</b>	Dut
	odel:	Spark	Debtor 1 only	property: officer office.	Do not deduct see the amount of any Creditors Who Ha	secured clain	ns on Sched	ule D:
Y	ear:	2013	Debtor 2 only  Debtor 1 and Debtor 2 only	v	Current value of		urrent valu	
Α	pproximate Mileage:	85,000	At least one of the debtors		entire property?	y p	ortion you	own?
0	ther information:				\$5	<u>,900</u> .00 <b>\$</b> _		5,900.00
I	013 Chevrolet Spark wit niles	h over 85,000	Check if this is commu	inity property (see				
M	ake:	Kia	Who has an interest in the	property? Check one.	Do not deduct sec			
M	odel:	Cadenza	Debtor 1 only		the amount of any Creditors Who Ha			
Y	ear:	2016	Debtor 2 only		Current value of	the C	urrent valu	e of the
Α	pproximate Mileage:	10,000	Debtor 1 and Debtor 2 only  At least one of the debtors		entire property?	, b	ortion you	own?
0	ther information:				\$23	<u>,150</u> .00 <b>\$</b> _		23,150.00
I	016 Kia Cadenza with o	ver 10,000	Check if this is commu instructions)	inity property (see				
Examples: No. Yes.	Boats, trailers, motors, person	onal watercraft, fishir	recreational vehicles, other vehing vessels, snowmobiles, motorcycle a	accessories		Г		\$ 29,050.00

Debtor 1 Cedric

Case 17-19263

Doc 1

Filed 06/27/17
Dones
Document
Last Name

Entered 06/27/17 09:36:37 Page 11 of 6 yumber (if known)

Desc Main

First Name

Middle Name

	Part 3:	Describe Your Pe	rsonal and Household Items	
Do	you own or	r have any legal	or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions
06.	. Household	l goods and furi	nishings	
	Examples:	Major appliances,	rurniture, linens, china, kitchenware	
	Yes.	Describe	Furniture, linens, small appliances, table & chairs, 4 beds \$1,000	\$ 1,000.00
07.		Televisions and ra	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games	<u>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</u>
	Yes.	Describe	TV, dvd player, stereo, laptop, cell phone \$600	\$600.00
08.	Collectible	s of value		•
	Examples:	Antiques and figur	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles	
	Yes.	Describe		\$0.00
09.	. Equipment	t for sports and	hobbies	
			nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments	
	Yes.	Describe		\$0.00
10.	No.		guns, ammunition, and related equipment	
	Yes.	Describe		\$0.00
11.	Examples:	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories	
	Yes.	Describe	Everyday clothes, shoes, accessories \$100	\$100.00
12.	Examples: gold, silver No.	Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
	Yes.	Describe	Everyday jewelry \$150	\$ 150.00
13.	Examples:	Dogs, cats, birds, I	norses	· <del></del>
	Yes.	Describe	2 Dogs \$0	\$0.00
14.	No.	-	ousehold items you did not already list, including any health aids you did not list	
	Yes.	Describe	Books, CDs, DVDs & Family Photos \$150	\$ 150.00
15.			of your entries from Part 3, including any entries for pages you have attached	\$2,000.00
	.5 4 0.	and maille		

Debtor 1

Cedric

Case 17-19263

Doc 1

Filed 06/27/17
Dones
Document
Last Name

Entered 06/27/17 09:36:37 Page 12 of 67 humber (if known)

Desc Main

First Name

	art 4:	escribe Your Fir	iancial Assets		
Do	you own or	have any legal	or equitable interest in an	ny of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Cash				
	No.  Yes.	Money you have ir Describe	n your wallet, in your home, in a	a safe deposit box, and on hand when you file your petition	\$ 0.00
17.	Deposits o	f money			*
	Examples:	Checking, savings		ertificates of deposit; shares in credit unions, brokerage houses, with the same institution, list each.	
	Yes.	Describe	Account Type:	Institution name:	
			Savings Account	US Bank	\$
			Checking Account	US Bank	\$300.00
					\$ 325.00
18.	-		ublicly traded stocks ment accounts with brokerage	firms, money market accounts	·
	Yes.	Describe	Institution or issuer name:		
19.	Non-public	ly traded stock	and interests in incorpora	ated and unincorporated businesses, including an interest in	\$ <u>0.0</u> 0
	Yes.	Describe	Name of Entity and Percer	nt of Ownership:	
20.	Negotiable Non-negotia	instruments includ able instruments a	e personal checks, cashiers' ch	able and non-negotiable instruments hecks, promissory notes, and money orders. someone by signing or delivering them.	\$ <u>0.0</u> 0
	Yes.	Describe	issuel fiame.		\$ 0.00
21	Potiromont	or noncion acc	counte		\$ <u>0.0</u> 0
21.		or pension acc		hrift savings accounts, or other pension or profit-sharing plans	
	Yes.	Describe	Type of account and Institu	ution name:	
			401(k) or similar plan	WesPath	\$Unknown
					\$ 0.00
22.	Security de	posits and pre	payments		· <del></del>
				u may continue service or use from a company tilities (electric, gas, water), telecommunications	
	Yes.	Describe	Institution name or individu	ual:	
					\$0.00
23.	No.			ney to you, either for life or for a number of years)	
	Yes.	Describe	Issuer name and description	UII.	
24.			<b>RA, in an account in a qua</b> (b), and 529(b)(1).	alified ABLE program, or under a qualified state tuition program.	\$ <u>0.0</u> 0
	Yes.	Describe	Institution name and descr	ription. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.	Trusts, equ	uitable or future	interests in property (other	er than anything listed in line 1), and rights or powers	\$ <u>0.0</u> 0
	Yes.	Describe			\$0.00
26.	Patents, co	pyrights, trade	marks, trade secrets, and	other intellectual property	
	No.		imes, websites, proceeds from	royalties and licensing agreements	
	Yes.	Describe			\$ <u>0.0</u> 0

Debtor 1	Cedric	Case 17-19263	Doc 1	Filed 06/27/17	Entered 06/27/17 09:36:37 Page 13 of 6 thumber (if known)				
	First Name	Middle Name		Document Last Name	Page 13 01 07				
27 Line	27. Licenses franchises and other general intensibles								

Desc Main

27.			other general intangibles	
		Building permits, ex	cclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	No.	Describe		
	L res.	Describe		\$ 0.00
Mor	ney or propo	erty owed to you	u?	Current value of the portion you own?  Do not deduct secured claims or exemptions
28.		s owed to you		
	No.			
	Yes.	Describe		\$ 0.00
29.	Family sup	port		<u> </u>
		-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes.	Describe		
30	Other amo	unts someone o	WAS VOIL	\$0.00
30.			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,	
			d loans you made to someone else	
	No.			
	Yes.	Describe		
				\$0.00
31.		<b>insurance polici</b> Health, disability, o	es r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.	-	Company Name & Beneficiary:	
	Yes.	Describe		
	_		Health insurance \$0	
			Term life insurance \$0	\$ 0.00
32.	If you are the		at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive is died.	
	No.	Describe		
		20001120		\$0.00
33.	_		s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	
	Yes.	Describe		
				\$0.00
34.		ingent and unliq	uidated claims of every nature, including counterclaims of the debtor and rights	
	No.	D "		
	Yes.	Describe		\$ 0.00
35.	Any financ	ial assets you d	id not already list	
	No.	-		
	Yes.	Describe		
				\$0.00
			of your entries from Part 4, including any entries for pages you have attached	\$325.00
	ior Part 4. v	vrite that numbe	er here>	
ь	art 5: D	escribe Any Busi	ness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
			gal or equitable interest in any business-related property?	
٠	No.	Ju. uny 16	g	
	Yes.			
				Current value of the
				portion you own?
				Do not deduct secured claims
				or exemptions

Case 17-19263 Desc Main Doc 1 Cedric

Filed 06/27/17 Entered 06/27/17 09:36:37

Document Page 14 of 67 umber (if known) Debtor 1 First Name Middle Name

38.	Accounts receivable or commissions you already earned  No.	
	Yes. Describe	
39	Office equipment, furnishings, and supplies	\$0.00
	Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
	No.	
	Yes. Describe	\$ 0.00
40.	Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	\$0.00
	No.	
	Yes. Describe	
		\$0.00
41.	Inventory No.	
	Yes. Describe	
	166. Describe	\$ <u> </u>
42.	Interests in partnerships or joint ventures	
	No. Name of Entity and Percent of Ownership:	
	Yes. Describe	\$ 0.00
43.	Customer lists, mailing lists, or other compilations	\$0.00
	No.	
	Yes. Describe	
l		\$0.00
44.	Any business-related property you did not already list  No.	
	Yes. Describe	
	Tes. Describe	\$0.00
	Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	\$ 0.00
	for Part 5. Write that number here>	\$ 0.00
	Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
	If you own or have an interest in farmland, list it in Part 1.	
46.	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
	No.	
	Yes. Describe	\$ 0.00
47.	Farm animals	<del></del>
	Examples: Livestock, poultry, farm-raised fish	
	No.	I
	Yes. Describe	\$ 0.00
48.	Crops—either growing or harvested	,
	No.	
	Yes. Describe	
40	Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$0.00
75.	No.	
	Yes. Describe	
		\$0.00
50.	Farm and fishing supplies, chemicals, and feed	
	No.	l
	Yes. Describe	\$ 0.00

Debtor 1 Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Plat Name Page 15 of the Page 1

51. Any farm- and commercial fishing-related property you did not already list No.	i	
Yes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for Part 6. Write that number here		\$0.00
Describe All Property You Own or Have an Interest in That You Did N	ot List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number he	ere>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 29,050.00	
57. Part 3: Total personal and household items, line 15	\$ 2,000.00	
58. Part 4: Total financial assets, line 36	\$ 325.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 31,375.00	\$ 31,375.00
63. <b>Total of all property on Schedule A/B.</b> Add line 55 + line 62		\$31,375.00
		. , , , , , , , , , , , , , , , , , , ,

Official Form 106A/B Record # 745952 Schedule A/B: Property Page 6 of 6

Fill in this in	formation to identi	ify your case:	
Debtor 1	Cedric	Pierre	Jones
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	-	· · · · · · · · · · · · · · · · · · ·	
(If known)			

## Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.  You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)  2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.  Brief description of the property and line on Schedule A/B that lists this property  Copy the value from Schedule A/B that lists this property  Copy the value from Schedule A/B  Brief 2013 Chevrolet Spark with over description: 85.000 miles  Specific laws that allow exemption  Check only one box for each exemption  Check only one box for each exemption  Check only one box for each exemption  Check only one for each exemption  Schedule A/B: 03  Line from Schedule A/B: 03  Brief 2016 Kia Cadenza with over 10,000  description: miles  Schedule A/B: 03  Brief Furniture, linens, small appliances, table & chairs, 4 beds  Schedule A/B: 06  100% of fair market value, up to any applicable statutory limit  735 ILCS 5/12-1001(c) - \$2,400.00  Table & Chairs, 4 beds  100% of fair market value, up to any applicable statutory limit
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)  2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.    Brief description of the property and line on Schedule A/B that lists this property   Current value of the portion you own   Copy the value from Schedule A/B that lists this property   Check only one box for each exemption   Check only one box for each exemption   Schedule A/B
2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.  Brief description of the property and line on Schedule A/B that lists this property  Copy the value from Schedule A/B  Brief 2013 Chevrolet Spark with over description: 85,000 miles \$ 5,900 \$ \$ 0 \$
Brief description of the property and line on Schedule A/B that lists this property  Copy the value from Schedule A/B  Brief 2013 Chevrolet Spark with over description: 85,000 miles  Line from Schedule A/B: 03  Brief 2016 Kia Cadenza with over 10,000 miles  Brief 2016 Kia Cadenza with over 10,000 miles  Eine from Schedule A/B: 03  Line from Schedule A/B: 04  Line
Brief description of the property and line on Schedule A/B that lists this property  Copy the value from Schedule A/B  Brief 2013 Chevrolet Spark with over description: 85,000 miles  Line from Schedule A/B: 03  Brief 2016 Kia Cadenza with over 10,000 description: miles  Specific laws that allow exemption  Check only one box for each exemption  Check only one box for each exemption  Table Schedule A/B: 03  Specific laws that allow exemption  Check only one box for each exemption  Table Schedule A/B: 0  Table Schiz-1001(c) - \$0.00  Ta
Schedule A/B that lists this property portion you own  Copy the value from Schedule A/B  Brief 2013 Chevrolet Spark with over description: 85,000 miles \$ 5,900 \$ \$ 0 \$
Schedule A/B that lists this property portion you own  Copy the value from Schedule A/B  Brief 2013 Chevrolet Spark with over description: 85,000 miles \$ 5,900 \$ \$ 0 \$
Schedule A/B
description: 85,000 miles \$ 5,900
Schedule A/B: 03 any applicable statutory limit  Brief 2016 Kia Cadenza with over 10,000 description: miles \$ 23,150 \$ 2,400  Line from Schedule A/B: 03
Schedule A/B: 03 any applicable statutory limit  Brief 2016 Kia Cadenza with over 10,000 description: miles \$ 23,150 \$ 2,400  Line from Schedule A/B: 03
description: miles \$ 23,150 \$ 2,400  Line from \$ 100% of fair market value, up to any applicable statutory limit  Brief Furniture, linens, small appliances, description: table & chairs, 4 beds \$ 1,000 \$ \$ 100% of fair market value, up to
Line from  Schedule A/B: 03  Brief Gescription:  Line from  Line from  Schedule A/B: 03  D100% of fair market value, up to any applicable statutory limit  735 ILCS 5/12-1001(b) - \$1,000.00  \$  100% of fair market value, up to
Schedule A/B: 03 any applicable statutory limit  Brief Furniture, linens, small appliances, description: table & chairs, 4 beds \$ 1,000 \$   Line from 000 any applicable statutory limit   735 ILCS 5/12-1001(b) - \$1,000.00
Brief Furniture, linens, small appliances, description: table & chairs, 4 beds \$ 1,000 \$ \$ 100% of fair market value, up to
description: table & chairs, 4 beds \$ 1,000 \$ Line from 100% of fair market value, up to
Line from 100% of fair market value, up to
_ · · · · · · · · · · · · · · · · · · ·
Schedule A/B: 06 any applicable statutory limit
Brief TV, dvd player, stereo, laptop, cell 735 ILCS 5/12-1001(b) - \$600.00
description: phone \$_600 \$
Line from 100% of fair market value, up to
Schedule A/B: 07 any applicable statutory limit
Official Form 106C Record # 745952 Schedule C: The Property You Claim as Exempt Page 1 or

Middle Name

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main

Debtor 1 Cedric

Pierre

Document Last Name

Page 17 of 67 Case Number (if known)

Additional Page

\$ 100 \$ 150 \$ 5 Bank, 25.00	\$ ### \$ ##############################	of fair market value, up oplicable statutory limit	735 IL  p to  735 IL  p to  735 IL  p to  735 IL  735 IL	.CS 5/12-1001(a),(e) - \$100.00  .CS 5/12-1001(b) - \$150.00  .CS 5/12-1001(b) - \$0.00
\$ 100  \$ 150  \$ 150  \$ 5 0  \$ 150  S Bank, 25.00  \$ 25  JS Bank,  \$ 300  n, WesPath,  \$ 0	\$ 100% any ap  \$ 100% any ap  \$ 100% any ap  \$ 100% any ap  \$ 100% any ap	of fair market value, up oplicable statutory limit	p to	.CS 5/12-1001(b) - \$150.00 .CS 5/12-1001(b) - \$0.00
\$ 0 \$ 0 \$ 0 \$ 150	any ap  \$ 100% any ap  \$ 100% any ap  \$ 100% any ap  \$ 100% any ap	oplicable statutory limit  of fair market value, up oplicable statutory limit  of fair market value, up oplicable statutory limit  of fair market value, up	p to	.CS 5/12-1001(b) - \$0.00
\$ 0 \$ 0 \$ 0 \$ 150	■ 100% any ap  □ \$ ■ 100% any ap  □ \$ ■ 100% any ap  □ \$ ■ 100% any ap	of fair market value, up oplicable statutory limit of fair market value, up oplicable statutory limit of fair market value, up oplicable statutory limit oplicable statutory limit	p to	.CS 5/12-1001(b) - \$0.00
\$ Family \$ 150  S Bank, 25.00 \$ 25  US Bank, \$ 300  n, WesPath, \$ 0	any ap  \$ 100% any ap  \$ 100% any ap  \$ 100% any ap	oplicable statutory limit of fair market value, up oplicable statutory limit of fair market value, up	735 IL  p to  735 IL  p to  735 IL	
\$ Family \$ 150  S Bank, 25.00 \$ 25  US Bank, \$ 300  n, WesPath, \$ 0	■ 100% any ap  □ \$ ■ 100% any ap  □ \$ ■ 100% any ap	of fair market value, up oplicable statutory limit of fair market value, up oplicable statutory limit	p to	
\$ 150 \$ 150 \$ 25 JS Bank, \$ 300 n, WesPath, \$	any ap  \$ 100% any ap  \$ 100% any ap	oplicable statutory limit of fair market value, up	735 IL p to	.CS 5/12-1001(a) - \$150.00
\$ 150 \$ 150 \$ 25 JS Bank, \$ 300 n, WesPath, \$	■ 100% any ap	of fair market value, up	p to	.CS 5/12-1001(a) - \$150.00
\$ 25  US Bank, \$ 300  In, WesPath, \$ 0	any ap	oplicable statutory limit	735 IL	
\$ 25  US Bank, \$ 300  In, WesPath, \$ 0	100%			
\$_300 n, WesPath, \$ \$_0		of fair market value un		.CS 5/12-1001(b) - \$25.00
\$_300 n, WesPath, \$ \$_0		oplicable statutory limit		
\$ \$_0	\$			.CS 5/12-1001(b) - \$300.00
\$ \$_0		of fair market value, up		
	Unknown		11 U.s	S.C. 522(b)(3)(C) - \$0.00
		of fair market value, up	•	
				.CS 5/238 - \$0.00
\$_0		•	•	
				.CS 5/238 - \$0.00
	<u>\$_0</u>	any ap  \$_0	any applicable statutory limit  \$ 0	

Debtor 1 Cedric Pierre Document Page 18 of 67 Case Number (if known)

Last Name

Middle Name

First Name

	Part 2: Additional Page	•			
	Brief description of the p		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
3.	Are you claiming a home	stead exemption of r	more than \$155,675?		
	(Subject to adjustment on	4/01/16 and every 3	years after that for cases filed o	on or after the date of adjustment .)	
	No.				
	_	he property covered b	ov the exemption within 1 215 o	days before you filed this case?	
	□ No	proporty outlines	, e	22,0 20.0.0 ,000 00 00	
	Yes.				
	res.				
_	efficial Form 106C	74595	2 Sahadula C. T	The Branarty Vary Claim on Evennet	Page 3 of 3

Fill in this in	Caso 17		c 1	Entered 06/27/1	L7 09:36:37	Desc Main	
FIII III UIIS III	nformation to iden	illy your case.		9 of 67			
Debtor 1	Cedric	Pierre	Jones				
5	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u>	District of <u>ILLINOIS</u>				
Case Number	r		(State)			Check if thi	s is an
(If known)						amended fi	ling
Official F	orm 106D						
Schedule	D: Credito	rs Who Have	Claims Secured by F	Property			12/1
nformation. If r	more space is nee		ied people are filing together, both onal Page, fill it out, number the en			ny	
	•	s secured by your pr	•				
_			court with your other schedules. Yo	ou have nothing else to repo	rt on this form.		
_	II in all of the inforr		,	<b>3</b>			
Part 1:	List All Secured Cla	aims			Caluman A	Caluman	Caluman
2. List all se	cured claims. If a	creditor has more tha	n one secured claim, list the credito	r separately	Column A  Amount of claim	Column A  Value of collateral	Column C Unsecured
		•	rticular claim, list the other creditors al order according to the creditors na		Do not deduct the value of collateral	that supports this claim	<b>portion</b> If any
2.1 Foursig	ht Capital LLC		Describe the property that secure	es the claim:	\$ 39,819.00	\$ <u>23,150.00</u>	\$ <u>16,669.0</u> 0
Creditor's			2016 Kia Cadenza with over 10,	000 miles			
265 <u>E 1</u> Number	00 S Ste 300 Street						
			As of the date you file, the claim	is: Check all that apply.			
Salt Lal	ko City	IIT 9/111	Contingent	,			
Salt Lak City	NE CILY	UT 84111 State Zip Code	Unliquidated				
Who owes	s the debt? Check o	ne	Disputed  Nature of Lien. Check all that appli	v			
Debtor			An agreement you made (such a	•			
Debtor	2 only		car loan)				
=	1 and Debtor 2 only tone of the debtors a	and another	Statutory lien (such as tax lien, m	nechanic's lien)			
At least	tone of the deptors a	ind another	Judgment lien from a lawsuit  Other (including a right to offset)				
	if this claim relates unity debt	s to a					
	was incurred	2016-10-29	Last 4 digits of account number	<u>7178</u>			
2.2 Santan	der Consumer US	Α	Describe the property that secure	es the claim:	\$_20,136.00	\$_5,900.00	\$ <u>14,236.0</u> 0
Creditor's			2013 Chevrolet Spark with over	85,000 miles			
Number	< 560284 Street						
			As of the date you file, the claim	is: Check all that apply.			
Fort Wo	orth	TX 75356	Contingent				
City		State Zip Code	Unliquidated Disputed				
Who owes	s the debt? Check o	ne.	Nature of Lien. Check all that appl	V.			
Debtor	1 only		An agreement you made (such a	•			
Debtor	•		car loan)				
=	1 and Debtor 2 only tone of the debtors a	ind another	Statutory lien (such as tax lien, m  Judgment lien from a lawsuit	iechanic's lien)			
_			Other (including a right to offset)				
	if this claim relates unity debt	s to a					
	was incurred	7/2012	Last 4 digits of account number				
Add the d	dollar value of you	ır entries in Column /	A on this page. Write that number	here:	\$ <u>59,955.00</u>		

Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Case 17-19263 Page 20 of 67 (if known)

Cedric Debtor 1

Pierre

Document

Part 2:

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 59,955.00

Fill	in this	Caso 17 10		1 Filad 06/27/17	Entered 06/2 1 of 67	7/17 09:36:37	Desc Mair	า
					2 0. 0.			
De	btor 1	Cedric	Pierre	Jones				
_		First Name	Middle Name	Last Name				
	btor 2 ouse, if filin	g) First Name	Middle Name	Last Name				
(0)	5000; 11 111111	g) Histitudio	made rane	Last Hame				
Un	ited Sta	tes Bankruptcy Court for the : _	<u>NORTHERN</u> D	istrict of <u>ILLINOIS</u> (State)			_	
	se Num	ber		(Otale)			L Check	if this is an
(If	known)						amend	led filing
Offi	<u>cial</u>	Form 106E/F						
ich	ابيام	le F/F: Creditors	Who Have	e Unsecured Claims				12/15
redito eede op of	ors wit d, cop	h partially secured claims	that are listed in out, number the o name and case		Claims Secured by I	Property. If more space is	5	
1 D	o anv d	creditors have priority uns	ecured claims a	gainst you?				
	_	Go to Part 2.		g				
_	_	GO to Part 2.						
	Yes.		-1-: Ifi	to a boo seem the seem and self-transfer		- ditan a a a a a a ta b . fan a a a b	alaine Fan	
				tor has more than one priority unsec claim has both priority and nonprior		· · ·		
		•		aims in alphabetical order according	-		· ·	
			<del>-</del>	Part 1. If more than one creditor holds	-	st the other creditors in Pa	ırt 3.	
(F	-or an e	explanation of each type of	ciaim, see the ins	structions for this form in the instruct	ion bookiet.)	Total claim	Priority	Nonpriority
						Total claim	amount	amount
2.1	Illino	is Department of Revenue	<del></del>	Last 4 digits of account number		\$ 245.00	<u>\$ 245.00</u>	<u>\$ 0.00</u>
		or's Name Box 19044		When was the debt incurred?	2015			
	Numb							
				As of the date you file, the claim is:	Check all that apply.			
				Contingent	,			
		ngfield IL	62794-9044	Unliquidated				
,	City Who ov	State ves the debt? Check one.	e Zip Code	Disputed				
	Deb	tor 1 only						
	Deb	tor 2 only		Type of PRIORITY unsecured claim	:			
	=	tor 1 and Debtor 2 only		Domestic support obligations				
	=	ast one of the debtors and ano	ther	Taxes and certain other debts you of	owe the government			
	_	ck if this claim relates to a		Claims for death or personal injury	while you were			
		nmunity debt laim subject to offest?		intoxicated	wrine you were			
	No	•		Other. Specify				
	Yes							

Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Case 17-19263

Page 22 of 67 Case Number (if known) Document Cedric Pierre

Debtor 1 Your PRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Total claim **Priority** Nonpriority amount amount \$ 251.00 \$ 251.00 \$\_0.00 Illinois Department of Revenue 2.2 Last 4 digits of account number \_ Creditor's Name 2016 PO Box 19044 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Springfield 62794-9044 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify \_ Yes Illinois Department of Revenue \$ 320.00 \$ 320.00 \$ 0.00 2.3 Last 4 digits of account number \_ Creditor's Name 2013 PO Box 19044 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 62794-9044 Springfield Ш Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Domestic support obligations At least one of the debtors and another Taxes and certain other debts you owe the government Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify Yes Illinois Department of Revenue \$ 323.00 \$ 323.00 \$ 0.00 Last 4 digits of account number 2.4 Creditor's Name 2014 PO Box 19044 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Springfield 62794-9044 Unliquidated City
Who owes the debt? Check one. State Zip Code Disputed Debtor 1 only

Type of PRIORITY unsecured claim:

Domestic support obligations

Debtor 2 only

Debtor 1 and Debtor 2 only

Page 23 of 67 Case Number (if known) Document Debtor 1 <u>Ced</u>ric Pierre

**Your PRIORITY Unsecured Claims - Continuation Page** 

After listing an	ny entries on this page, number them beg	ginning with 2.3, followed by 2.4, and	d so forth.	Total claim	Priority amount	Nonpriority amount
2.5 IRS Pr	riority Debt	Last 4 digits of account number		<b>\$</b> _6,228.00	<b>\$</b> 6,228.00	\$ <u>0.00</u>
Creditor's	s Name x 7346	When was the debt incurred?	2013			
Number		When was the dept incurred?				
- Trainibor	0.000	A of the data way file the alaim is	Observation all the standards			
		As of the date you file, the claim is:	Check all that apply.			
Philade	elphia PA 19101	Unliquidated				
City	State Zip Code	Disputed				
	es the debt? Check one.					
_ =	r 1 only	T of DDIODITY				
Debtor		Type of PRIORITY unsecured claim:				
_ =	r 1 and Debtor 2 only	Domestic support obligations  Taxes and certain other debts you or	we the government			
_ =	st one of the debtors and another	Taxes and certain other debts you of	we the government			
	k if this claim relates to a nunity debt	Claims for death or personal injury w	hile you were			
	im subject to offest?	intoxicated	you word			
No		Other. Specify				
Yes						
2.0	riority Debt	Last 4 digits of account number		<b>\$</b> 6,454.00	<b>\$</b> 6,454.00	\$ <u>0.00</u>
Creditor's	s Name x 7346	When was the debt incurred?	2015			
Number	Street	When was the dept incurred:				
Number	Galder		a			
		As of the date you file, the claim is:	Check all that apply.			
Philade	elphia PA 19101	Contingent				
City	State Zip Code	Unliquidated				
_	es the debt? Check one.	Disputed				
_ =	r 1 only					
	r 2 only	Type of PRIORITY unsecured claim:				
	r 1 and Debtor 2 only	Domestic support obligations				
	st one of the debtors and another	Taxes and certain other debts you or	we the government			
	k if this claim relates to a nunity debt	Claims for death or personal injury w	hile you were			
	im subject to offest?	intoxicated	Time you were			
No		Other. Specify				
Yes						
2.7 IRS Pr	riority Debt	Last 4 digits of account number		\$ 6,522.00	<u>\$ 6,522.00</u>	\$ <u>0.00</u>
Creditor's		When was the debt incurred?	2014			
Number	x 7346 Street	When was the dept incurred:				
Number	Sireet					
		As of the date you file, the claim is:	Check all that apply.			
Philade	elphia PA 19101	Contingent				
City	State Zip Code	Unliquidated				
_	es the debt? Check one.	Disputed				
Debtor	•					
Debtor		Type of PRIORITY unsecured claim:				
	r 1 and Debtor 2 only	Domestic support obligations				
_ =	st one of the debtors and another	Taxes and certain other debts you or	we tne government			
_	k if this claim relates to a	Claims for death or personal injury w	rhilo you woro			
	nunity debt im subject to offest?	intoxicated	nilie you were			
No	•	Other. Specify				
Yes						

Official Form 106E/F

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Document Page 24 of 67

Debtor 1	Cedric Pierre	Case Number (if known)		_
	First Name Middle Name	Last Name		
Part	1: Your PRIORITY Unsecured Claims - Co	ontinuation Page		
After lie	ting any entries on this page, number the	m beginning with 2.3, followed by 2.4, and so forth.	tal claim Priority	Nonpriority
Aitei iis	ting any entries on this page, number the	in beginning with 2.3, followed by 2.4, and 50 forth.	amount	amount
2.8	IRS Priority Debt	Last 4 digits of account number	00 \$ 6,855.00	\$ 0.00
_	Creditor's Name			
	PO Box 7346	When was the debt incurred? 2016		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Philadelphia PA 19101	Unliquidated		
	City State Zip Code	Disputed		
W	ho owes the debt? Check one.			
	Debtor 1 only			
⊨	Debtor 2 only	Type of PRIORITY unsecured claim:		
⊨	Debtor 1 and Debtor 2 only	Domestic support obligations		
⊨	At least one of the debtors and another	Taxes and certain other debts you owe the government		
	Check if this claim relates to a community debt	Claims for death or personal injury while you were		
Is	the claim subject to offest?	intoxicated		
	No	Other. Specify		
	Yes			
Part	List All of Your NONPRIORITY Unsec	cured Claims		
3. <b>Do</b>	any creditors have nonpriority unsecured	l claims against you?		
	No. You have nothing to report in this part.	. Submit this form to the court with your other schedules.		
	Yes.			
_		in the alphabetical order of the avaditor who holds each alaim. If a graditor has m	ore than one	
		in the alphabetical order of the creditor who holds each claim. If a creditor has me eparately for each claim. For each claim listed, identify what type of claim it is. Do not		
	•	lds a particular claim, list the other creditors in Part 3.If you have more than three no		
	ms fill out the Continuation Page of Part 2.	,		
				Total claim
4.1 .	Americash	Last 4 digits of account number		\$ <u>800.00</u>
_	Creditor's Name			
	3200 W. 159th St.	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Markham IL 60426	Unliquidated		
	City State Zip Code ho owes the debt? Check one.	Disputed		
_	Debtor 1 only	_		
_ =	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
=	Debtor 1 and Debtor 2 only	Student loans		
<b> </b>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
-	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
Is	the claim subject to offest?			
	No	Other. Specify PayDay Loan		
	Yes			

Official Form 106E/F

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Page 25 of 67 Case Number (if known) Document Debtor 1 <u>Ced</u>ric Pierre Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.2	ATG Credit	Last 4 digits of account number	4576	<b>\$</b> 14.00
	Creditor's Name 1700 W Cortland St Ste 2	When was the debt incurred?	2015-2016	
	Number Street	When was the dept incurred:		
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Chicago IL 60622	Contingent		
	City State Zip Code	Unliquidated		
<u> </u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
l .	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
	s the claim subject to offest?	<u></u>		
	No □	Other. SpecifyMedical Debt		
-	Yes ATG Credit	1 4 4 -11-14 5	9705	<b>\$</b> _14.00
4.3	Creditor's Name	Last 4 digits of account number		\$_14.00
	1700 W Cortland St Ste 2	When was the debt incurred?	2016-2016	
	Number Street			
	3.33.			
		As of the date you file, the claim is:	: Check all that apply.	
	Chicago IL 60622	Contingent		
	City State Zip Code	Unliquidated		
V	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
ΙĒ	Debtor 1 and Debtor 2 only	Student loans		
lī	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority cla	aims	
-	community debt	Debts to pension or profit-sharing p		
19	the claim subject to offest?	_		
	No	Other. Specify Medical Debt		
$\Box$	Yes			
4.4	ATG Credit	Last 4 digits of account number	<u>6911</u>	<b>\$</b> 73.00
	Creditor's Name		2016-2016	
	1700 W Cortland St Ste 2	When was the debt incurred?	2010-2010	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
		Contingent		
	Chicago IL 60622	Unliquidated		
v	City State Zip Code  Vho owes the debt? Check one.	Disputed		
ľ	Debtor 1 only	<b>-</b>		
	<b>=</b>	Turns of NONDRIODITY uncessured	alaim.	
	Debtor 2 and Debtor 3 and	Type of NONPRIORITY unsecured of Student loans	Ciaiii.	
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	Obligations arising out of a separati	ion agreement or diverse	
		that you did not report as priority cla	-	
L	Check if this claim relates to a			
14	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	nans, and other similar debts	
ľ	No	Other. Specify Medical Debt		
	Yes	Other. SpecifyWedical Debt		

Debtor 1 Cedric Pierre Document Page 26 of 67 Case Number (if known)

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After	listing any entries on this page, number them I	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Big Picture Loans	Last 4 digits of account number	\$ <u>800.00</u>
	Creditor's Name		
	E23970 Pow Wow Trail	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Watersmeet MI 49969	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No		
	Yes	Other. Specify	
4.6	Capitalone	Last 4 digits of account number NULL	<b>\$</b> _790.00
	Creditor's Name	2040-2047	
	15000 Capital One Dr	When was the debt incurred? 2016-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Dishmand VA 22220	Contingent	
	Richmond VA 23238  City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Credit Cord or Credit Lloo	
	Yes	Other. Specify Credit Card or Credit Use	
4.7	CoverMe Cash	Last 4 digits of account number	<b>\$</b> 400.00
	Creditor's Name		
	PO BOX 388	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Doroboll ND 59770	Contingent	
	Parshall         ND 58770           City         State Zip Code	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	<b>1</b> 00 - 0 - 1	
	Yes	Other. Specify	

Page 27 of 67 Case Number (if known) Document Debtor 1 <u>Ced</u>ric Pierre

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim
4.8	Equifax	Last 4 digits of account number _		\$ <u>0.00</u>
	Creditor's Name PO Box 740241  Number Street	When was the debt incurred?	6/3/2017 12:00:00 AM	
		As of the date you file, the claim is  Contingent	: Check all that apply.	
	Atlanta GA 30374	Unliquidated		
\   	City State Zip Code  Who owes the debt? Check one.  Debtor 1 only	Disputed		
	Debtor 2 only  Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured  Student loans	claim:	
j	At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority cl	aims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	plans, and other similar debts	
	No Yes	Other. Specify		
4.9	Experian	Last 4 digits of account number _		\$ <u>0.00</u>
	PO Box 2002	When was the debt incurred?	6/3/2017 12:00:00 AM	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Allen TX 75013	Contingent		
	City State Zip Code	Unliquidated		
\ \	Who owes the debt? Check one.	Disputed		
!	Debtor 1 only			
[	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
[	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority cl	aims	
Ι.	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
l i	s the claim subject to offest?  No	<b>—</b>		
l i	Yes	Other. Specify		
4.10	First Premier BANK Creditor's Name	Last 4 digits of account number _	NULL	<u>\$ 504.00</u>
	601 S Minnesota Ave  Number Street	When was the debt incurred?	2015-2017	
		As of the date you file, the claim is	· Check all that apply	
	<del></del>	Contingent	. Спеск ан так арргу.	
	Sioux Falls SD 57104	Unliquidated		
,	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
[	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separat		
[	Check if this claim relates to a	that you did not report as priority cl		
.	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	plans, and other similar debts	
i	No	Other. Specify Credit Card or	Credit Use	
	Yes	Other. Opening		

Page 28 of 67 Case Number (if known) Document Cedric Pierre Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.11	First Premier BANK	Last 4 digits of account number	NULL	<b>\$</b> 782.00
	Creditor's Name	_		
	601 S Minnesota Ave	When was the debt incurred?	2016-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Sioux Falls SD 57104	Unliquidated		
	City State Zip Code	Disputed		
<u>"</u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	elaim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
L	At least one of the debtors and another	Obligations arising out of a separation		
[	Check if this claim relates to a	that you did not report as priority cla		
١.	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
IS	s the claim subject to offest?			
	No	Other. Specify Credit Card or 0	Credit Use	
4.40	Yes Green Circle	Look 4 digite of account number		<b>\$</b> 500.00
4.12	Creditor's Name	Last 4 digits of account number	<del></del>	<u> </u>
	One Wakpamni Housing	When was the debt incurred?		
	Number Street			
		A 6 db d-4 6 tb db d-1- tb -	Object will be a set	
		As of the date you file, the claim is:	Check all that apply.	
	Batesland SD 57716	Contingent		
	City State Zip Code	Unliquidated		
v	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
ΙĪ	Debtor 1 and Debtor 2 only	Student loans		
ΙĒ	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
l ř	Check if this claim relates to a	that you did not report as priority cla	ims	
-	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
Is	the claim subject to offest?	_		
	No	Other. Specify		
	Yes			
4.13	Green Gate Services	Last 4 digits of account number		\$ <u>500.00</u>
	Creditor's Name	Mile an area the shelp in comme d2		
	600 F Street St.	When was the debt incurred?		
	Number Street			
	721	As of the date you file, the claim is:	Check all that apply.	
	Areata CA 05531	Contingent		
	Arcata CA 95521	Unliquidated		
_ v	City State Zip Code /ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
l ī	Debtor 2 only	Type of NONPRIORITY unsecured of	elaim:	
7	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
		that you did not report as priority cla	-	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing pl		
ls	the claim subject to offest?	Dente to benefor or brotte-ariginal bi	ano, and outer offilial actio	
Ï	No	Other. Specify		
	Yes	Other. Specify	<del></del>	

Debtor 1 Cedric Pierre Document Page 29 of 67 Case Number (if known)

Pa	Your NONPRIORITY Unsecured Claims - C	ontinuation Page	
After	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	Green Trust Cash	Last 4 digits of account number	<u>\$ 500.00</u>
	Creditor's Name		
	PO BOX 340	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Hays MT 59527	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No		
	Yes	Other. Specify	
4.15	Greenline Loans	Last 4 digits of account number	<b>\$</b> _500.00
	Creditor's Name		
	PO BOX 507	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Hays MT 59527	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	■ No	Other. Specify	
1 16	LendUp	Last 4 digits of account number	\$ 250.00
4.16	Creditor's Name		·
	237 Kearny St	When was the debt incurred?	
	Number Street		
	372	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	San Francisco CA 94108	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		

Page 30 of 67 Case Number (if known) Document Cedric Pierre Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	Lion Loans	Last 4 digits of account number	<b>\$</b> 650.00
	Creditor's Name		
	630 Valley Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Solana Beach CA 92075	Unliquidated	
١ ,	City State Zip Code  Who owes the debt? Check one.	Disputed	
ľ			
	Debtor 1 only	T (NONDRIODITY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans  Obligations existing out of a constraint agreement or diverse.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify	
Ī	Yes	Other. Specify	
4.18	MaxLand	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name		
	PO BOX 639	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Parshall ND 58770	Unliquidated	
١,,	City State Zip Code	Disputed	
Y	Vho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No		
	Yes	Other. Specify	
4.19	Midamerica/Milestone/G	Last 4 digits of account number NULL	\$ 257.00
7.13	Creditor's Name		
	Po Box 4499	When was the debt incurred? 2016-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Beaverton OR 97076	Unliquidated	
	City State Zip Code		
<u>v</u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	■ No ¬	Other. Specify Credit Card or Credit Use	
	Yes		

Page 31 of 67 Case Number (if known) Document Cedric Pierre Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - C	Continuation Page	
After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20	Northern Plains Funding	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name PO BOX 516	When was the debt incurred?	
	Number Street	Then was the dest meaned:	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Hays MT 59527	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other Court	
	Yes	Other. Specify	
4.21	Rushmore Loans	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name	When was the debt incurred?	
	PO BOX 514707  Number Street	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Los Angeles CA 90051	☐ Contingent	
	City State Zip Code	☐ Unliquidated ☐ Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only	To a Chouppiopity and a later	
	Debtor 2 only  Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	■ No	Other. Specify	
4.22	Sprint	Last 4 digits of account number3042	<b>\$</b> 115.00
7.22	Creditor's Name	<del></del>	·
	800 Sw 39Th St	When was the debt incurred? 2016-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Renton WA 98057	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	E people to periodici or profit-originity plants, and other similar debts	
	No	Other. Specify Collecting for Creditor	
	Yes		

Debtor 1 Cedric Pierre Document Page 32 of 67 Case Number (if known)

Last Name

Your NONPRIORITY Unsecured Claim	s - Continuation Page	
sting any entries on this page, number the	em beginning with 4.4, followed by 4.5, and so forth.	Total Clain
Target Cash Now	Last 4 digits of account number	<b>\$</b> _900.00
Creditor's Name		
PO BOX 581	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Hove MT 50527	Contingent	
Hays MT 59527 City State Zip Code	Unliquidated	
Vho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	_	
No Voc	Other. Specify	
Yes Transunion	Last 4 digits of account number	<b>\$</b> 0.00
Creditor's Name	Last 4 digits of account number	Ψ
PO Box 1000	When was the debt incurred? 6/3/2017 12:00:00 AM	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chester PA 19022	Unliquidated	
City State Zip Code	Disputed	
Vho owes the debt? Check one.		
Debtor 1 only	T (NONDRIODITY	
Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans	
Debtor 1 and Debtor 2 only  At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
=	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify	
Yes		
Webbank/Fingerhut	Last 4 digits of account number NULL	\$ <u>384.00</u>
Creditor's Name	When was the debt incurred? 2016-2017	
6250 Ridgewood Rd	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Saint Cloud MN 56303	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	Condition of the little	
No Voc	Other. Specify Credit Card or Credit Use	
Yes		

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Case 17-19263

Page 33 of 67 Case Number (if known) Document Debtor 1 Cedric Pierre

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$27	7,198.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$	7,198.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. <b>Other.</b> Add all other nonpriority unsecured claims.  Write that amount here.	6i.	\$10	),233.00
	6j. <b>Total</b> . Add lines 6f through 6i.	6j.	\$ 10	,233.00

Schedule E/F: Creditors Who Have Unsecured Claims

		Caso 17	10262 Doc 1	Filad 06/27/17 [	Entered 06/27/17 09:36:37	Desc Main
Fill	in this in	formation to ident			4 of 67	Desc Main
De	btor 1	Cedric	Pierre	Jones		
		First Name	Middle Name	Last Name		
	btor 2 buse, if filing)	First Name	Middle Name	Last Name		
Un	ited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of			
	se Number known)			(State)		Check if this is an amended filing
Offi	cial Fo	orm 106G				amenaea ming
			ory Contracts and	Unexpired Lease	<u> </u>	12/1
Be as inform additio	complete nation. If n onal pages o you hav No. Ch	and accurate as p nore space is need s, write your name e any executory c eck this box and so	possible. If two married peopleded, copy the additional page and case number (if known) contracts or unexpired leases ubmit this form to the court with	le are filing together, both are, fill it out, number the entrie).  ??  th your other schedules. You he	re equally responsible for supplying correct es, and attach it to this page. On the top of a have nothing else to report on this form.  The dule A/B: Property (Official Form 106A/B)	ny
ex		nt, vehicle lease, o			nen state what each contract or lease is for (f	
F	Person or	company with wh	om you have the contract or	lease	State what the contract or lease	e is for
2.1						
	Name					
	Number	Street				
	City		State Zip	o Code		
2.2						
	Name					
	Number	Street				
	City		State Zip	o Code		
2.3						
	Name					
	Number	Street				
	City		State Zip	o Code		
2.4						
	Name					
	Number	Street				
	City		State Zip	) Code		
2.5						
	Name					
	Number	Street				
	City		State Zip	p Code		

Official Form 106G

Fill in this in	formation to ider	ntify your case:	
Debtor 1	Cedric	Pierre	Jones
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number			
(If known)			

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question

any Ac	dditional Pa	ages, write your name and c	ase number (if known). Answ	er every questi	on.
1. <b>D</b> o	o you have	any codebtors? (If you are	filing a joint case, do not list eit	her spouse as a	codebtor.)
	No.				
	Yes				
			a community property state ada, New Mexico, Puerto Rico	= :	ommunity property states and territories include gton, and Wisconsin.)
	No. Go t	to line 3.			
	Yes. Did	I your spouse, former spouse	, or legal equivalent live with yo	ou at the time?	
	_	. Inwhich community state o	r territory did you live?	·	Fill in the name and current address of that person.
		of your spouse, former spouse or lega	al equivalent		
	Numb	er Street			
	City		State	Zip Coo	e
		F, or Schedule G to fill out C	column 2.		Column 2: The creditor to whom you owe the debt
3.1					Check all schedules that apply:
0.1	Name				Schedule D, line
					Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

			17(7(31)11(31))	1 700.30
Fill in this in	formation to ident	tify your case:		
Debtor 1	Cedric	Pierre	Jones	
	First Name	Middle Name	Last Name	
Debtor 2	-			
(Spouse, if filing)	First Name	Middle Name	Last Name	
Case Number	. ,	the : <u>NORTHERN DISTRICT C</u>	DF ILLINOIS	Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date:
· · —	orm 106I			

#### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	ort 1: Describe Employment								
1.	Fill in your employment information	Debtor 1		Debtor 2 or non-filing spouse					
	If you have more than one job, attach a separate page with information about additional employers.		X Employed Not employed	1	Employed  Not employed				
	Include part-time, seasonal, or self-employed work.	Occupation	Reprographic Tech		None				
	Occupation may Include student or homemaker, if it applies.			& Investments					
		Employers address	1901 Chestnut Ave. Glenview, IL 60025						
					,				
		How long employed there?	Since 6/1/2008						
Pa	Part 2: Give Details About Monthly Income								
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.								
				For Debtor 1	For Debtor 2 or non-filing spouse				
2.		y and commissions (before all pa calculate what the monthly wage w	\$2,868.08	\$0.00					
3.	Estimate and list monthly overtime pay.			\$0.00	\$0.00				
4.	4. Calculate gross income. Add line 2 + line 3.			\$2,868.08	\$0.00				

 Official Form 106I
 Record # 745952
 Schedule I: Your Income
 Page 1 of 2

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Page 37 of 67

Document Cedric Pierre Debtor 1 Case Number (if known) \_ Last Name

Doc 1 Case 17-19263 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Page 38 of 67 Document Fill in this information to identify your case: Pierre Cedric Jones Check if this is: First Name Middle Name Last Name An amended filing A supplement showing post-petition chapter 13 First Name Middle Name Last Name income as of the following date: United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS</u> MM / DD / YYYY Case Number A separate filing for Debtor 2 because Debtor 2 Official Form 106J maintains a separate household. **Schedule J: Your Expenses** 12/14 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If

Debtor 1

Debtor 2

(If known)

more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.							
Part 1: Describe Your Household							
1. Is this a joint case?  X No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No.  Yes. Debtor 2 must file a separate Schedule J.							
2. Do you have dependents?	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?				
Do not list Debtor 1 and Debtor 2.  Do not state the dependents' names.	None	0	X No Yes Yes				
3. Do your expenses include expenses of people other than yourself and your dependents?							
Part 2: Estimate Your Ongoing Monthly Expenses							
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.							
clude expenses paid for with non-cash government assistance if you know the value such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  Your expenses							

\$1,500.00

4b.

4c.

4d.

\$0.00 \$0.00

\$100.00

\$0.00

The rental or home ownership expenses for your residence. Include first mortgage payments and

any rent for the ground or lot. If not included in line 4:

Real estate taxes

Property, homeowner's, or renter's insurance

Home maintenance, repair, and upkeep expenses

Homeowner's association or condominium dues

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main

Debtor 1 Cedric Pierre

Middle Name

First Name

Document

Last Name

Page 39 of 67

Case Number (if known)

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$200.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$498.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$400.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$90.00 9. Clothing, laundry, and dry cleaning 10. \$70.00 Personal care products and services 10. \$50.00 11. Medical and dental expenses 11. \$490.00 Transportation. Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$240.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 745952

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Document Page 40 of 67 Case Number (if known)

Deptor	0001	1 10110	001103	Case Number (if known)	
	First Na	ame Middle Name	Last Name		
21.	Other. S	Specify: Pet Care (\$60.00), Postage/	Bank Fees (\$5.00),		\$65.00
22		onthly expense: Add lines 4 throug ult is your monthly expenses.	h 21.	22.	\$3,703.00
23.	Calculat	e your monthly net income.			
	23a.	Copy line 12 (your comibined mo	onthly income) from Schedule I.	23a.	\$6,445.45
	23b.	Copy your monthly expenses fro	m line 22 above.	23b.	\$3,703.00
	23c.	Subtract your monthly expenses The result is your monthly net in	•	23c.	\$2,742.45
24.	Do you e	expect an increase or decrease in	your expenses within the year after you	file this form?	
			for your car loan within the year or do yo because of a modification to the terms of	• •	
	X No			year mongager	
		s. — Ехріант Пеге.			

 Official Form 106J
 Record #
 745952
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	ill in this information to identify your case:				
Debtor 1	Cedric	Pierre	Jones		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)		
Case Number (If known)	·				

### Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT	an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have reac	d the summary and schedules filed with this declaration and that they are true and
✗ /s/ Cedric Pierre Jones	×
Signature of Debtor 1	Signature of Debtor 2
Date _06/17/2017	Date
MM / DD / YYYY	MM / DD / YYYY

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Document Page 42 of 67

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Cedric First Name	Pierre Middle Name	Jones  Last Name	_		
Debtor 2				_		
(Spouse, if filing) United States	First Name  Bankruptcy Court for	Middle Name or the: NORTHERN District of	Last Name  ILLINOIS			
Case Number (If known)						

### Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

	r (if known). Answer every question.	ate sheet to this form. On the ti	p or any additional pages, write your in	allie allu case
₽37 01. <b>W</b>	Give Details About Your Marital Status a  //hat is your current marital status?	nd Where You Lived Before		
	Married			
[	Not married			
02 <b>D</b> ı	uring the last 3 years, have you lived anywhe	re other than where you live no	w?	
	No.			
	Yes. List all of the places you lived in the last	3 years. Do not include where y	ou live now.	
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
			Same as Debtor 1	Same as Debtor 1
	8055 S Harvard Ave	FROM 08/1989		
	Chicago IL 60620-1706	To 03/2017		
pr ar	Ithin the last 8 years, did you ever live with a roperty states and territories include Arizona, and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your  Explain the Sources of Your Income	California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Document Page 43 of 67

Debtor 1 Cedric Pierre Jones Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$ 16,393 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$ 36,607 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$ 36,028 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Pension income \$4,387/m From January 1 of current year until the date you filed for bankruptcy: Pension income \$ 52.648 For last calendar year: (January 1 to December 31, 2016) Pension income \$51,114 For last calendar year: (January 1 to December 31, 2015)

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main

			Document	Page 44 of 67
Debtor 1	Cedric	Pierre	Jones	Case Number (if known)
	First Name	Middle Name	Last Name	

Pa	rt 3:	List Certain Payment	s You Made Before You File	d for Bankruptcy				
06	Are eith	er Debtor 1's or Deb	tor 2's debts primarily con	sumer debts?				
	☐ No.	"incurred by an indiv	r Debtor 2 has primarily co idual primarily for a persona before you filed for bankrupt	al, family, or househ	old purpose."		S	
		No. Go to line 7.						
	Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.  * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.							
ı	Ye		r 2 or both have primarily o		y creditor a total of \$600 o	r more?		
	□ No. Go to line 7.							
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.							
				Dates of payments	Total amount paid	Amount you still o	we Was this payment for	
			apital LLC 265 E 100 Salt Lake City UT	Monthly	\$ 739	\$ 39,819	Mortgage  Car Credit card Loan repayment Suppliers or vendors Other	
l (	nsiders corporat agent, ir	include your relatives tions of which you are	for bankruptcy, did you mas; any general partners; relae an officer, director, person siness you operate as a solunony.	atives of any general in control, or owner	partners; partnerships of of 20% or more of their vo	which you are a genera oting securities; and any	y managing	
	No.							
	∐ Yes.	List all payments to a	an insider.	Dates of	Total amount A	mount you still	Reason for this payment	
				payment		we		
á	an insid	er?	for bankruptcy, did you ma	, ,	transfer any property on a	account of a debt that b	enefited	
	No.							
	Yes.	. List all payments to a	an insider.					
				Dates of payment		amount you still we	Reason for this payment Include creditor's name	
				Macurac				
Pa	rt 4:	Identify Legal actions	s, Repossessions, and Fored	Jusuies				

Filed 06/27/17 Entered 06/27/17 09:36:37 Case 17-19263 Doc 1 Desc Main Page 45 of 67 Document

Pierre

Debtor 1

Cedric Jones Case Number (if known) First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Date Describe the property Value of the property Green Line Loans Wages Wages Semi-Monthly Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. ☐ Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Yes. Fill in the details for each gift. **List Certain Payments or Transfers** 16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No. Yes. Fill in the details

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main

Document Page 46 of 67 Cedric Pierre Jones Case Number (if known) First Name Middle Name Last Name Party Contact Info Amount of payment Description and value of any property transferred Date payment or transfer Payment/Value: Geraci Law L.L.C. \$4,000.00: \$0.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2017 \$25.00 Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  $\prod$  Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still

have it?

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Document Page 47 of 67

Debtor	1	Cedric	Pierre	Jones	Case Number (if known)				
		First Name	Middle Name	Last Name					
22 <b>F</b>	Hav	e you stored property	in a storage unit o	r place other than your home within	1 year before you filed for bankruptcy?				
		No.							
	=								
ı	Ш	Yes. Fill in the details.		Who else has or had access to it?	Describe the contents	Do you still			
				Who else has or had access to it:	bescribe the contents	have it?			
Pai	rt 9	Identify Property	You Hold or Control t	or Someone Else					
		you hold or control an someone.	ny property that son	neone else owns? Include any prope	erty you borrowed from, are storing for, or h	old in trust			
·	_								
ļ	=	No.							
l	Ц	Yes. Fill in the details.							
				Where is the property?	Describe the property	Value			
		Give Details Above	t Environmental Info						
Par	e 10	Give Details Abou	t Environmental info	mation					
For t	he	purpose of Part 10, the	e following definition	ons apply:					
■ E	nvi	ronmental law means	any federal state	or local statute or regulation concer	ning pollution, contamination, releases of				
			-	=	water, groundwater, or other medium,				
in	nclu	ıding statutes or regu	lations controlling	the cleanup of these substances, wa	stes, or material.				
<b>.</b> .	ito	means any location f	acility or property	as defined under any environmental	law, whether you now own, operate, or utili	70			
		used to own, operate,			iaw, whether you now own, operate, or utili	26			
				onmental law defines as a hazardou: ntaminant, or similar term.	s waste, hazardous substance, toxic				
3	ubs	stance, nazardous ma	teriai, polititarit, coi	italiliant, or similar term.					
Repo	ort a	all notices, releases, a	and proceedings that	at you know about, regardless of wh	en they occurred.				
24 <b>F</b>	Has	any governmental un	nit notified you that	you may be liable or notentially liab	le under or in violation of an environmental	law?			
·			ne notinou you that	you may be made of potentially made					
ļ	=	No.							
l	Ш	Yes. Fill in the details.							
				Governmental unit	Environmental law, if you know it	Date of notice			
25 <b>F</b>	Hav	e you notified any go	vernmental unit of a	any release of hazardous material?					
ı		No.							
,	=	Yes. Fill in the details.							
ı	Ш	res. Fill III the details.		Governmental unit	Environmental law, if you know it	Date of notice			
				Governmentar unit	Environmental law, if you know it	Date of notice			
26 <b>F</b>	Hav	e you been a party in	any judicial or adm	inistrative proceeding under any en	vironmental law? Include settlements and o	rders.			
ı		No.							
i	=	Yes. Fill in the details.							
	_			Court or agency	Nature of the case	Status of the case			
Pari	t 11	Give Details Abou	t Your Business or C	onnections to Any Business					
27 1	A/:41	hin 4 waara hafara war	. filed for bonky mts	or did you sure a business or boys	any of the fallowing connections to any bus	inaan?			
21 V	VVIL				any of the following connections to any bus	iness			
				a trade, profession, or other activity	•				
		=		ny (LLC) or limited liability partnersh	nip (LLP)				
	∐ A partner in a partnership								
	An officer, director, or managing executive of a corporation								
		∐An owner of at lea	st 5% of the voting	or equity securities of a corporation					
ı		No. None of the above	annlies Co to Bod	+12					
	=	No. None of the above							
L	Ш	тев. Опеск ан тпат арр	pry above and fill in t	he details below for each business.					

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Document Page 48 of 67

Debtor 1	Cedric	Pierre	Jones	Case Number (if known)	
	First Name	Middle Name	Last Name		
	thin 2 years before ye titutions, creditors, c	• • •	you give a financial statement	o anyone about your business? Include all financial	
	No.				
	Yes. Fill in the details	S.			
		Date is:	sued		
Part 12	Sign Below				
	.S.C. §§ 152, 1341, 15		v		
×	/s/ Cedric Pierre Signature of Debtor			Debtor 2	
	· ·		·		
	Date 06/17/2017		Date		
	MM / DD / \	YYYY	MM /	DD / YYYY	
Did y	No Yes		of Financial Affairs for Individua	Is Filing for Bankruptcy (Official Form 107)? kruptcy forms?	
□,	Yes. Name of persor	1		Attach the Bankruptcy Petition Preparer's Notice,	
				Declaration, and Signature (Official Form 119).	

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Document Page 49 of 67

B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re					
Ce	dric Pierre Jones / Deb	tor		Case No:		
				Chapter:	Chapter 13	
		DISCLOSUR	RE OF COMPENSATION OF ATTORN	EY FOR DE	BTOR	
	npensation paid to me w	rithin one year before the	cr. P. 2016(b), I certify that I am the attorn the filing of the petition in bankruptcy, or as in contemplation of or in connection with	greed to be pai	d to me, for services	tha
	For legal services, I h	ave agreed to accept	\$4,000.00			
	Prior to the filing of the	his statement I have rece	eived <b>\$0.00</b>			
	Balance Due		\$4,000.00			
2.	The source of the com	pensation paid to me wa	as:			
	Debtor(s)	Other: (specify)				
3.	The source of compen	sation to be paid to me i	is:			
	Debtor(s)	Other: (specify)				
4.	I have not agreed of my law firm.		closed compensation with any other person	unless they a	re members and associa	tes
	_		ed compensation with a other person or pe at, together with a list of the names of the p			
5.	In return for the above case, including:	-disclosed fee, I have ag	greed to render legal service for all aspects	s of the bankru	ptcy	
	•	ebtor's financial situatio	on, and rendering advice to the debtor in d	etermining wh	ether to file a petition is	n
	<ul><li>bankruptcy;</li><li>b. Preparation and f</li></ul>	iling of any natition, sek	hedules, statements of affairs and plan wh	ich may ha rad	uired:	
	-		ng of creditors and confirmation hearing,			
	c. Representation of	the debtor at the meeting	ing of creditors and commination nearing,	and any adjour	ned hearings thereor,	
6.	By agreement with the	debtor(s), the above-dis	isclosed fee does not include the following	g service:		
			CERTIFICATION			
			a complete statement of any agreement or of the debtor(s) in this bankruptcy procee	•	or	
	Date: 0	06/17/2017	/s/ Mariusz Krzysztof Zators	ki		
	Date		Signature of Attorney			
			Geraci Law L.L.C.			

745952 Page 1 of 1 Record #

Name of law firm

### UNITED SPACES BANKERUP CYCOURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

PFG

**PFG Rec# 745-952** CARA Page 1 of 6

- Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main 3. Personally review with the debto **Dacussian** the collapse of personal personal attention of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



**PFG Rec# 745-952** CARA Page 2 of 6

- Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main 2. Inform the debtor that the debtor not be penterual parts is 2 hot case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

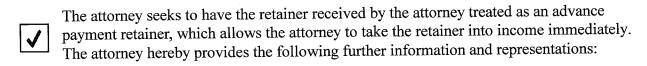


# Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main C. TERMINATION OR CONVERSION OF THE EASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 17-19263 Doc 1 Filed 06/27/17 Enferred 06/27/17 09:36:37 Desc Main (d) Any portion of the retainer thanks are the company of the company of
- Any portion of the retainer **Dagsment**arne**Pageo 4** in the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



CARA Page 5 of 6

### Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main F. ALLOWANCE AND PAYMENTUMENT TO ROCE 35 FEETS AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 3. Before signing this agreement, the attorney has received ,\$ \_\_\_\_\_ toward the flat fee, leaving a balance due of \$ \_\_\_\_\_ ; and \$ \_\_\_\_\_ for expenses, leaving a balance due for the filing fee of \$ \_\_\_\_\_
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 6,63,17

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

### File Geraci Law Intered 08/27/17/09:36:37 raci Desa Main ase 17-19263 Doc 1 File **1 95797/ Live Entrance**d 06/2 National Headquarters: 55 E. Monroe Street #3400 Chicago IL 60605 Page 56 of 67 Case 17-19263



Date: 6/3/2017

Consultation Attorney: MEZ

Record #: 745-952

### Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated atterneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

months. The payment and length of the plan are based per month for PLAN: The plan payment is estimated to be \$ on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other

Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly

Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

(Joint Debtor) Cedric Jones (Deotor) Dated: 4 / 03/17 Representing Geraci Law L.L.C. Attorney for the Debtor(s)

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Document Page 57 of 67

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Cedric Pierre Jones / Debtor Bankruptcy Docket #:

Judge:

<b>VERIFICATION</b>	OF CREDITOR	MATRIY
VERIFICATION	OF GREDIION	IVIAIRIA

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/17/2017 /s/ Cedric Pierre Jones

**Cedric Pierre Jones** 

X Date & Sign

Record # 745952 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 745952 B 201A (Form 201A) (11/11) Page 1 of 2

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Document In re Cedric Pierre Jones / Debtor Page 59 of 67

Form B 201A, Notice to Consumer Debtor(s)

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 06/17/2017	/s/ Cedric Pierre Jones	
	Cedric Pierre Jones	
Dated: 06/17/2017	/s/ Mariusz Krzysztof Zatorski	

Attorney: Mariusz Krzysztof Zatorski

Form B 201A. Notice to Consumer Debtor(s) Record # 745952 Page 2 of 2 Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Document Page 60 of 67

Cedric Pierre Jones Case Number (if known) Debtor 1 Last Name First Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? Do you estimate that after any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? **25,001-50,000** 1,000-5,000 1-49 18. How many creditors do 50,001-100,000 5,001-10,000 you estimate that you □ 50-99 10,001-25,000 ☐ More than 100,000 owe? **100-199** 200-999 □\$500,000,001-\$1 billion □ \$0-\$50,000 □ \$1,000,001-\$10 million 19. How much do you □\$1,000,000,001-\$10 billion ☐ \$10,000,001-\$50 million \$50,001-\$100,000 estimate your assets to □\$10,000,000,001-\$50 billion ☐ \$50,000,001-\$100 million be worth? \$100,001-\$500,000 ☐More than \$50 billion ☐ \$100,000,001-\$500 million ☐ \$500,001-\$1 million \$500,000,001-\$1 billion □ \$1,000,001-\$10 million \$0-\$50,000 20. How much do you ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,001-\$50 million \$50,001-\$100,000 estimate your liabilities \$10,000,000,001-\$50 billion □ \$50,000,001-\$100 million to be? \$100,001-\$500,000 ☐ More than \$50 billion ■ \$100,000,001-\$500 million ☐ \$500,001-\$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Executed on : <u>04</u>/\_/1 /2017 Executed on MM / DD / YYYY MM / DD / YYYY

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main

			Document	Page 61 of 67	
Fill in this in	formatic	on to identify your case:			
Debtor 1	Cedri	c Pierre	Jones	_	
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	-	
United States	Bankrupt	cy Court for the : <u>NORTHERN</u> Distr			
Case Number	r		(State)		Check if this is an
(If known)					amended filing
Official F	orm '	<u>106 Dec</u>			
Declarat	tion	About an Individua	il Debtor's Sch	edules	12/15
If two married p	people a	e filing together, both are equally	responsible for supplying	correct information.	
					property or
You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20					
years, or both.	18 U.S.C	. §§ 152, 1341, 1519, and 3571.			
	Sign Belo	w			
-					
Did you pay	or agre	e to pay someone who is NOT an a	attorney to help you fill out	bankruptcy forms?	
■ No					
Yes. 1	Name of	Person		- • •	eparer's Notice, Declaration, and
				Signature (Official Form 119).	
***************************************					
8	lty of pe	rjury, I declare that I have read the	summary and schedules f	led with this declaration and that they are	e true and
correct.		4			
101	<b>)</b> ,		<b>4</b> -		
*(	e of Deb	Jones	Signature of	Debtor 2	
Signatur	s or Del	<b>7</b> '' '	Oignature of	· ·	
	1	17 10017			
Date :	<b>D(e</b> /	/ /2017	Date	DD / YYYY	

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Document Page 62 of 67

ebtor 1	Cedric	Pierre	Jones	Case Number (if known)	
	First Name	Middle Name	Last Name		
		you filed for bankruptcy, did , or other parties.	you give a financial statement	to anyone about your business? Include all financial	30300303030303030
	No.				
	Yes. Fill in the det	ails.			
		Date is	ued		
Part 12	Sign Below				
answ in co 18 U.	ers are true and o	correct. I understand that make ankruptcy case can result in find 1519, and 3571.	ing a false statement, concealing a false statement, concealing nes up to \$250,000, or imprison to the statement of the state	, and I declare under penalty of perjury that the g property, or obtaining money or property by fraud nment for up to 20 years, or both.  Debtor 2	
Did y	ou attach additio	nal pages to Your Statement o	of Financial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?	
<b>II</b>	No				
	/es				
Did y	ou pay or agree t	o pay someone who is not an	attorney to help you fill out ba	skruptcy forms?	
1	No				
□ <b>'</b>	res. Name of pers	son		Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).	

## Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main DISCLAIMER OF PARTY have read agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
  6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
  a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income/or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ CHECK. & MAKE SURBOUR PETITION IS ACCURATE!!!

s filed in Court AND WE HAVE	TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!	
Dated: <u>0 6 / 17</u>	12017 ( elli K. Jones	X Date & Sign
	Cedric Pierre Jones	

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Page 64 of 67 Document

### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Cedric Pierre Jones / Debtor Bankruptcy Docket #: Judge: **VERIFICATION OF CREDITOR MATRIX** The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge. I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT. Dated: <u>64 / /7</u> /2017 X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Filed 06/27/17 Document

Entered 06/27/17 09:36:37 Page 65 of 67

Desc Main

Form B 201A, Notice to Consumer Debtor(s)

In re Cedric Pierre Jones / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee. \$75 administrative fee: Total fee \$310).

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 64 / 17 /2017

**Cedric Pierre Jones** 

X Date & Sign

Dated: <u>6 // /</u>/20<sup>.</sup>

Attorney: Mariusz Krzysztof Zatorski

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main Document Page 66 of 67

Part 4:

Sign Below

By signing here I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Cedric Pierre Jones

Date: 06/17/2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Debtor 1 Cedric Pierre Jones Case Number (if known)

First Name Middle Name Last Name

Part 5: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Qedric Pierre Jones

Case 17-19263 Doc 1 Filed 06/27/17 Entered 06/27/17 09:36:37 Desc Main

Date: Dated: 00 / 1/7 /2017